

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-33782-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amy M. Pugh  
6110 Clover Lane  
Henrico, VA 23228

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3889

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Amy M. Pugh is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: September 7, 2010

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 10-33782

User: admin  
Form ID: B18

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Sep 07, 2010

The following entities were noticed by first class mail on Sep 09, 2010.

db +Amy M. Pugh, 6110 Clover Lane, Henrico, VA 23228-5219  
9718493 +Alan Monfalcone, 1004 Little Bay Ave. #E, Norfolk, VA 23503-1367  
9718495 +County of Henrico, Dept. of Social Services, P.O. Box 90775, Richmond, VA 23286-0001  
9718496 +Dr. Steven Butnik, AddVantage PLLc, 6714 Patterson Ave. Ste. 202, Richmond, VA 23226-3432  
9718497 +Frank Uvanni, Esq., Uvanni & Associates, PC, 9410 Atlee Commerce Blvd, #2, Ashland, VA 23005-7983  
9718498 +Home Depot, PO Box 653000, Attn: Bankruptcy Dept., Dallas, TX 75265-3000  
9718499 +John Goots, Esq., 9097 Atlee Station Road, Suite 218, Mechanicsville, VA 23116-2527  
9718500 +Kelleher Oil, 1301 School St, Richmond, VA 23220-1700  
9718501 +Kerri Rhodes, Medical and Counseling Assoc., 1503 Santa Rosa Rd, Ste. 211, Henrico, VA 23229-5105  
9718503 +Macy/DSB, 9111 Duke Blvd, Mason, OH 45040-8999  
9718504 ++NBT BANK NA, 52 SOUTH BROAD STREET, NORWICH NY 13815-1699  
(address filed with court: NBT Bank, Loan Operations, Box 351, Norwich, NY 13815-0000)  
9718505 +Paul White DDS, 5237 Hickory Park Dr, Glen Allen, VA 23059-2621  
9718506 +Robert Walker, 217 West Broad Street, Richmond, VA 23220-4216  
9718507 +Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225-9010

The following entities were noticed by electronic transmission on Sep 08, 2010.

tr EDI: QRMTERRY.COM Sep 07 2010 21:23:00 Roy M. Terry, Jr., DuretteBradshaw PLC,  
P.O. Box 2188, Richmond, VA 23218-2188  
9718494 EDI: CITICORP.COM Sep 07 2010 21:23:00 Citi Bank, P.O. Box 689020,  
Des Moines, IA 50368-9020  
9718502 +EDI: CBSKOHLS.COM Sep 07 2010 21:23:00 Kohl's, P.O. Box 3120, Attn: Bankruptcy Dept.,  
Milwaukee, WI 53201-3120

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2010

Signature:

